

STATISTICAL INFORMATION ONLY: Debtor must select the number of each of the following items included in the Plan.

0 Valuation of Security 0 Assumption of Executory Contract or Unexpired Lease 1 Lien Avoidance

Last revised: December 1, 2017

**UNITED STATES BANKRUPTCY COURT
New Jersey**

In Re: **Jose Reyes
Alejandrina Reyes**

Case No.: **14-30001**

Judge: _____

Debtor(s)

CHAPTER 13 PLAN AND MOTIONS

☐ Original
☐ Motions Included

☒ Modified/Notice Required
☐ Modified/No Notice Required

Date: 7/2/2018

THE DEBTOR HAS FILED FOR RELIEF UNDER
CHAPTER 13 OF THE BANKRUPTCY CODE.

YOUR RIGHTS MAY BE AFFECTED

You should have received from the court a separate *Notice of the Hearing on Confirmation of Plan*, which contains the date of the confirmation hearing on the Plan proposed by the Debtor. This document is the actual Plan proposed by the Debtor to adjust debts. You should read these papers carefully and discuss them with your attorney. Anyone who wishes to oppose any provision of this Plan or any motion included in it must file a written objection within the time frame stated in the *Notice*. Your rights may be affected by this plan. Your claim may be reduced, modified, or eliminated. This Plan may be confirmed and become binding, and included motions may be granted without further notice or hearing, unless written objection is filed before the deadline stated in the Notice. The Court may confirm this plan, if there are no timely filed objections, without further notice. See Bankruptcy Rule 3015. If this plan includes motions to avoid or modify a lien, the lien avoidance or modification may take place solely within the chapter 13 confirmation process. The plan confirmation order alone will avoid or modify the lien. The debtor need not file a separate motion or adversary proceeding to avoid or modify a lien based on value of the collateral or to reduce the interest rate. An affected lien creditor who wishes to contest said treatment must file a timely objection and appear at the confirmation hearing to prosecute same.

THIS PLAN:

☐ DOES ☒ DOES NOT CONTAIN NON-STANDARD PROVISIONS. NON-STANDARD PROVISIONS MUST ALSO BE SET FORTH IN PART 10.

☐ DOES ☒ DOES NOT LIMIT THE AMOUNT OF A SECURED CLAIM BASED SOLELY ON VALUE OF COLLATERAL, WHICH MAY RESULT IN A PARTIAL PAYMENT OR NO PAYMENT AT ALL TO THE SECURED CREDITOR. SEE MOTIONS SET FORTH IN PART 7, IF ANY.

☒ DOES ☐ DOES NOT AVOID A JUDICIAL LIEN OR NONPOSSESSORY, NONPURCHASE-MONEY SECURITY INTEREST. SEE MOTIONS SET FORTH IN PART 7, IF ANY.

Initial Debtor(s)' Attorney MG

Initial Debtor: J R

Initial Co-Debtor A R

Part 1: Payment and Length of Plan

- a. The debtor shall pay \$975 for 15 months to the Chapter 13 Trustee, starting July, 2018.
- b. The debtor shall make plan payments to the Trustee from the following sources:
- ☒ Future Earnings
- ☐ Other sources of funding (describe source, amount and date when funds are available):
- c. Use of real property to satisfy plan obligations:
- ☐ Sale of real property
Description:
Proposed date for completion: _____
- ☐ Refinance of real property:
Description:
Proposed date for completion: _____
- ☐ Loan modification with respect to mortgage encumbering property:
Description:
Proposed date for completion: _____
- d. ☐ The regular monthly mortgage payment will continue pending the sale, refinance or loan modification.
- e. ☐ Other information that may be important relating to the payment and length of plan:

Part 2: Adequate Protection

☒ NONE

- a. Adequate protection payments will be made in the amount of \$____ to be paid to the Chapter 13 Trustee and disbursed pre-confirmation to ____ (creditor).
- b. Adequate protection payments will be made in the amount of \$____ to be paid directly by the debtor(s) outside the Plan, pre-confirmation to: ____ (creditor).

Part 3: Priority Claims (Including Administrative Expenses)

- a. All allowed priority claims will be paid in full unless the creditor agrees otherwise:

Creditor	Type of Priority	Amount to be Paid
Marie Ann Greenberg	Administrative expenses	Est. unknown
Goldman & Beslow, LLC	Attorney fees	\$2000 plus additonal Est \$1500

- b. Domestic Support Obligations assigned or owed to a governmental unit and paid less than full amount:
Check one:
- ☒ None
- ☐ The allowed priority claims listed below are based on a domestic support obligation that has been assigned to or is owed to a governmental unit and will be paid less than the full amount of the claim pursuant to 11 U.S.C.1322(a)(4):

Creditor	Type of Priority	Claim Amount	Amount to be Paid
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Part 4: Secured Claims

a. Curing Default and Maintaining Payments on Principal Residence: ☒ **NONE**

The Debtor will pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor shall pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

Creditor	Collateral or Type of Debt	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor (In Plan)	Regular Monthly Payment (Outside Plan)
Bank of America	residence	\$10,232 post petition arrears after credit of \$10,043.47 and \$8099 pre-petition arrears		\$18,331	\$2543.47

b. Curing and Maintaining Payments on Non-Principal Residence & other loans or rent arrears: ☒ **NONE**

The Debtor will pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor will pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

Creditor	Collateral or Type of Debt	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor (In Plan)	Regular Monthly Payment (Outside Plan)
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c. Secured claims excluded from 11 U.S.C. 506: ☒ **NONE**

The following claims were either incurred within 910 days before the petition date and are secured by a purchase money security interest in a motor vehicle acquired for the personal use of the debtor(s), or incurred within one year of the petition date and secured by a purchase money security interest in any other thing of value:

Name of Creditor	Collateral	Interest Rate	Amount of Claim	Total to be Paid through the Plan Including Interest Calculation
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d. Requests for valuation of security, Cram-down, Strip Off & Interest Rate Adjustments ☒ **NONE**

1.) The debtor values collateral as indicated below. If the claim may be modified under Section 1322(b)(2), the secured creditor shall be paid the amount listed as the "Value of the Creditor Interest in Collateral," plus interest as stated. The portion of any allowed claim that exceeds that value shall be treated as an unsecured claim. If a secured claim is identified as having "NO VALUE" it shall be treated as an unsecured claim.

NOTE: A modification under this section ALSO REQUIRES the appropriate motion to be filed under Section 7 of the Plan.

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor Interest in Collateral	Annual Interest Rate	Total Amount to Be Paid
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2.) Where the Debtor retains collateral and completes the Plan, payment of the full amount of the allowed secured claim shall discharge the corresponding lien.

e. Surrender ☒ NONE

Upon confirmation, the stay is terminated as to surrendered collateral only under 11 U.S.C. 362(a) and that the stay under 11 U.S.C 1301 be terminated in all respects. The Debtor surrenders the following collateral:

Creditor	Collateral to be Surrendered	Value of Surrendered Collateral	Remaining Unsecured Debt
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f. Secured Claims Unaffected by the Plan ☒ NONE

The following secured claims are unaffected by the Plan:

Creditor

g. Secured Claims to be Paid in Full Through the Plan ☐ NONE

Creditor	Collateral	Total Amount to be Paid through the Plan

Part 5: Unsecured Claims ☐ NONE

a. **Not separately classified** allowed non-priority unsecured claims shall be paid:

- ☐ Not less than \$____ to be distributed *pro rata*
- ☐ Not less than ____ percent
- ☒ *Pro Rata* distribution from any remaining funds

b. **Separately classified unsecured** claims shall be treated as follows:

Creditor	Basis for Separate Classification	Treatment	Amount to be Paid
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Part 6: Executory Contracts and Unexpired Leases ☒ NONE

(NOTE: See time limitations set forth in 11 U.S.C. 365(d)(4) that may prevent assumption of non-residential real property leases in this Plan.)

All executory contracts and unexpired leases, not previously rejected by operation of law, are rejected, except the following, which are assumed:

Creditor	Arrears to be Cured in Plan	Nature of Contract or Lease	Treatment by Debtor	Post-Petition Payment
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Part 7: Motions ☐ NONE

NOTE: All plans containing motions must be served on all potentially affected creditors, together with local form, *Notice of Chapter 13 Plan Transmittal*, within the time and in the manner set forth in D.N.J. LBR 3015-1. A *Certification of Service, Notice of Chapter 13 Plan Transmittal and valuation* must be

filed with the Clerk of Court when the plan and transmittal notice are served.

a. Motion to Avoid Liens under 11 U.S.C. Section 522(f). ☐ NONE

The Debtor moves to avoid the following liens that impair exemptions:

Creditor	Nature of Collateral	Type of Lien	Amount of Lien	Value of Collateral	Amount of Claimed Exemption	Sum of All Other Liens Against the Property	Amount of Lien to be Avoided
New Century Financial	2 Family House 1 Ward Street Clifton, NJ 07011	Judgment	\$14,572.27	\$255,000.00	\$22,215.00	\$232,785.00	Entire Lien pursuant to Court Order

b. Motion to Avoid Liens and Reclassify Claim from Secured to Completely Unsecured. ☒

NONE

The Debtor moves to reclassify the following claims as unsecured and to void liens on collateral consistent with Part 4 above:

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor's Interest in Collateral	Total Amount of Lien to be Reclassified
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c. Motion to Partially Void Liens and Reclassify Underlying Claims as Partially Secured and Partially Unsecured. ☒ NONE

The Debtor moves to reclassify the following claims as partially secured and partially unsecured, and to void liens on collateral consistent with Part 4 above:

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Amount to be Deemed Secured	Amount to be Reclassified as Unsecured
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Part 8: Other Plan Provisions

a. Vesting of Property of the Estate

- ☒ Upon Confirmation
☐ Upon Discharge

b. Payment Notices

Creditors and Lessors provided for in Parts 4, 6 or 7 may continue to mail customary notices or coupons to the Debtor notwithstanding the automatic stay.

c. Order of Distribution

The Standing Trustee shall pay allowed claims in the following order:

- 1) Ch. 13 Standing Trustee Commissions
- 2) **Other Administrative Claims**
- 3) **Secured Claims**
- 4) **Lease Arrearages**
- 5) **Priority Claims**
- 6) **General Unsecured Claims**

d. Post-Petition Claims

The Standing Trustee ☒ is, ☐ is not authorized to pay post-petition claims filed pursuant to 11 U.S.C. Section 1305(a) in the amount filed by the post-petition claimant.

Part 9: Modification ☒ **NONE**

If this Plan modifies a Plan previously filed in this case, complete the information below.

Date of Plan being modified: _____.

Explain below **why** the plan is being modified:

To cure post-petition arrears

Explain below **how** the plan is being modified:

increase monthly Trustee payment

Are Schedules I and J being filed simultaneously with this Modified Plan? ☐ Yes ☒ No

Part 10 : Non-Standard Provision(s): Signatures Required

Non-Standard Provisions Requiring Separate Signatures:

☒ NONE

☐ Explain here:

Any non-standard provisions placed elsewhere in this plan are void.

The Debtor(s) and the attorney for the Debtor(s), if any, must sign this Certification.

I certify under penalty of perjury that the plan contains no non-standard provisions other than those set forth in this final paragraph.

Date	<u>07/02/2018</u>	<u>/s/Mark Goldman</u> Mark Goldman, Esq. 8019 Attorney for the Debtor
Date:	<u>07/02/2018</u>	<u>/s/Jose Reyes</u> Jose Reyes Debtor
Date:	<u>07/02/2018</u>	<u>/s/Alejandrina Reyes</u> Alejandrina Reyes Joint Debtor

Signatures

The Debtor(s) and the attorney for the Debtor(s), if any, must sign this Plan.

Date	<u>07/02/2018</u>	<u>/s/Mark Goldman</u> Mark Goldman, Esq. 8019 Attorney for the Debtor
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I certify under penalty of perjury that the above is true.

Date:	<u>07/02/2018</u>	<u>/s/Jose Reyes</u> Jose Reyes Debtor
Date:	<u>07/02/2018</u>	<u>/s/Alejandrina Reyes</u> Alejandrina Reyes

Joint Debtor

Certificate of Notice Page 8 of 10
 United States Bankruptcy Court
 District of New Jersey

In re:
 Jose Reyes
 Alejandrina Reyes
 Debtors

Case No. 14-30001-SLM
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-2

User: admin
 Form ID: pdf901

Page 1 of 3
 Total Noticed: 52

Date Rcvd: Jul 06, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 08, 2018.

db/jdb
 515080344 +Jose Reyes, Alejandrina Reyes, 1 Ward Street, Clifton, NJ 07011-4135
 515080346 +Amerifinancial Solutio, Po Box 602570, Charlotte, NC 28260-2570
 515080346 ++BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238
 (address filed with court: Bank Of America, Attention: Recovery Department,
 4161 Piedmont Pkwy., Greensboro, NC 27410)
 515224933 +BANK OF AMERICA, N.A., 400 National Way, Bankruptcy Department, Mail Stop CA6-919-01-23,
 Simi Valley, CA 93065-6414
 515080345 +Bank of America, Attn: Correspondence Unit/CA6-919-02-41, Po Box 5170,
 Simi Valley, CA 93062-5170
 515294092 +Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284
 515080385 ++CHASE CARD SERVICES, 201 NORTH WALNUT STREET, ATTN MARK PASCALE, MAIL STOP DE1-1406,
 WILMINGTON DE 19801-2920
 (address filed with court: WAMU (Chase), P.O. Box 660487, Dallas, TX 75266)
 515080356 ++CITIBANK, PO BOX 790034, ST LOUIS MO 63179-0034
 (address filed with court: Citibank Usa, Citicorp Credit Services/Attn:Centralize,
 Po Box 20507, Kansas City, MO 64195)
 515303053 Capital One, N.A., c o Becket and Lee LLP, POB 3001, Malvern, PA 19355-0701
 515080353 +Chase, P.O. Box 15298, Wilmington, DE 19850-5298
 515080355 Chase Bank USA, P.O. Box 15153, Wilmington, DE 19886-5153
 515080357 +Citibank Usa, Po Box 6497, Sioux Falls, SD 57117-6497
 515080362 +Dsnb Macys, 9111 Duke Blvd, Mason, OH 45040-8999
 515080372 +N.J. E-Z Pass, P.O. Box 15186, Albany, NY 12212-5186
 515335202 +New Century Financial Services, Inc., Successor in interest to WAMU,
 c/o Pressler and Pressler, LLP., 7 Entin Road, Parsippany NJ 07054-5020
 516412641 +PennyMac Loan Services, LLC as servicer for, Bank of America, N.A.,
 6101 Condor Drive, Suite 200, Moorpark, CA 93021-2602
 516412642 +PennyMac Loan Services, LLC as servicer for, Bank of America, N.A.,
 6101 Condor Drive, Suite 200, Moorpark, CA 93021, PennyMac Loan Services, LLC as servicer,
 Bank of America, N.A. 93021-2602
 515080377 +Rjm Acq Llc, 575 Underhill Blvd Ste 2, Syosset, NY 11791-3426
 515080378 +Sears, P.O. Box 183081, Columbus, OH 43218-3081
 515080379 +Sears/cbna, Po Box 6282, Sioux Falls, SD 57117-6282
 515080380 +Sears/cbna, Po Box 6189, Sioux Falls, SD 57117-6189
 515080383 +Trident Asset Manageme, 53 Perimeter Ctr E Ste 4, Atlanta, GA 30346-2294
 515080386 +Wells Fargo Financial Nat'l Bk/Bobs Disc, Po Box 10438, Des Moines, IA 50306-0438
 515080387 +Wells Fargo Financial Nat'l Bk/Bobs Disc, Po Box 94498, Las Vegas, NV 89193-4498

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. smg

E-mail/Text: usanj.njbankr@usdoj.gov Jul 06 2018 23:23:36 U.S. Attorney, 970 Broad St.,
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
 smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Jul 06 2018 23:23:32 United States Trustee,
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
 Newark, NJ 07102-5235
 515188423 E-mail/PDF: EBN_AIS@AMERICANINFOSOURCE.COM Jul 06 2018 23:39:19
 American InfoSource LP as agent for, Verizon, PO Box 248838,
 Oklahoma City, OK 73124-8838
 515080350 +E-mail/Text: bankruptcy@cavps.com Jul 06 2018 23:23:55 Calvary Portfolio Services,
 Attention: Bankruptcy Department, 500 Summit Lake Dr. Suite 400, Valhalla, NY 10595-2321
 515080351 +E-mail/Text: bankruptcy@cavps.com Jul 06 2018 23:23:55 Calvary Portfolio Services,
 Po Box 27288, Tempe, AZ 85285-7288
 515080352 +E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Jul 06 2018 23:28:28 Cap1/berpl,
 Po Box 30253, Salt Lake City, UT 84130-0253
 515085918 +E-mail/Text: bankruptcy@cavps.com Jul 06 2018 23:23:56 Cavalry SPV I, LLC,
 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321
 515080354 +E-mail/Text: cst.bankruptcy@chase.com Jul 06 2018 23:24:43 Chase, Po Box 7013,
 Indianapolis, IN 46207-7013
 515080359 +E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Jul 06 2018 23:23:14 Comenity Bank/Dress Barn,
 Po Box 182789, Columbus, OH 43218-2789
 515080358 +E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Jul 06 2018 23:23:13 Comenity Bank/Dress Barn,
 Attention: Bankruptcy, P.O. Box 182686, Columbus, OH 43218-2686
 515080360 +E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Jul 06 2018 23:23:14 Comenity Bank/fashbug,
 Po Box 182272, Columbus, OH 43218-2272
 515080361 +E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Jul 06 2018 23:23:14 Comenity Bank/mandee,
 995 W 122nd Ave, Westminster, CO 80234-3417
 515080364 +E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Jul 06 2018 23:23:14 Express/Comenity Bank,
 P.O. Box 659728, San Antonio, TX 78265-9728
 515080363 +E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Jul 06 2018 23:23:14 Express/Comenity Bank,
 Attention: Bankruptcy Dept, Po Box 182686, Columbus, OH 43218-2686
 515080365 +E-mail/PDF: gecsedirecoverycorp.com Jul 06 2018 23:27:56 GECRB/6th Ave Elec,
 Attention: Bankruptcy, Po Box 103104, Roswell, GA 30076-9104
 515080366 +E-mail/PDF: gecsedirecoverycorp.com Jul 06 2018 23:28:54 GECRB/6th Ave Elec,
 C/o Po Box 965036, Orlando, FL 32896-0001

District/off: 0312-2

User: admin
Form ID: pdf901

Page 2 of 3
Total Noticed: 52

Date Rcvd: Jul 06, 2018

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

515080368 +E-mail/PDF: gecsedirecoverycorp.com Jul 06 2018 23:28:48 GECRB/JC Penny,
4125 Windward Plaza, Alpharetta, GA 30005-8738
515080367 +E-mail/PDF: gecsedirecoverycorp.com Jul 06 2018 23:28:29 GECRB/JC Penny,
Attention: Bankruptcy, Po Box 103104, Roswell, GA 30076-9104
515080369 E-mail/Text: bnckohlsnotices@becket-lee.com Jul 06 2018 23:22:38
Kohl's Department Store, Inc., P.O. Box 2983, Milwaukee, WI 53201-2983
515080370 +E-mail/Text: bnckohlsnotices@becket-lee.com Jul 06 2018 23:22:38 Kohls/capone,
Po Box 3115, Milwaukee, WI 53201-3115
515080371 E-mail/PDF: gecsedirecoverycorp.com Jul 06 2018 23:28:29 Lord & Taylor, P.O. Box 960035,
Orlando, FL 32896-0035
515080373 +E-mail/PDF: bankruptcy@ncfsi.com Jul 06 2018 23:28:30 New Century Financial,
110 S. Jefferson Rd., Suite 104, Whippany, NJ 07981-1038
515080374 +E-mail/PDF: bankruptcy@ncfsi.com Jul 06 2018 23:28:55 New Century Financial,
110 S Jefferson Rd Ste 1, Whippany, NJ 07981-1038
515080376 E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Jul 06 2018 23:28:29
Portfolio Recovery, 120 Corporate Blvd Ste 1, Norfolk, VA 23502
515080375 E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Jul 06 2018 23:49:48
Portfolio Recovery, Attn: Bankruptcy, Po Box 41067, Norfolk, VA 23541
515294220 E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Jul 06 2018 23:49:55
Portfolio Recovery Associates, LLC, c/o Sears, POB 41067, Norfolk VA 23541
515080381 +E-mail/PDF: gecsedirecoverycorp.com Jul 06 2018 23:28:03 Synch/lord & Tay, Po Box 965015,
Orlando, FL 32896-5015
515080384 +E-mail/Text: wfmelectronicbankruptcy@verizonwireless.com Jul 06 2018 23:22:22
Verizon, P.O. Box 920041, Dallas, TX 75392-0041

TOTAL: 28

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

515080382 Synch/lord & Tay
515080348* ++BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238
(address filed with court: Bank Of America, Po Box 982235, El Paso, TX 79998)
515080347* ++BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238
(address filed with court: Bank of America, 4161 Piedmont Pkwy, Greensboro, NC 27410)
515080349* ++BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238
(address filed with court: Bk Of Amer, Po Box 982235, El Paso, TX 79998)
515080341 ###ACB Receivables Management, Po Box 350, Asbury Park, NJ 07712-0350
515080342 ###AIG Federal Savings Bank, Aig Federal Savings Bank, Po Box 8733,
Wilmington, DE 19899-8733
515080343 ###AIG Federal Savings Bank, 600 N King St, Wilmington, DE 19801-3722

TOTALS: 1, * 3, ## 3

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices
will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The
debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner
shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social
Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required
by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jul 08, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)
system on July 3, 2018 at the address(es) listed below:

Clifford B. Frish on behalf of Debtor Jose Reyes yrodriguez@goldmanlaw.org,
cfrish@goldmanlaw.org;yrodriguez.knight29@gmail.com;ecf-control@goldman-beslow.com;r64764@notify.
bestcase.com
Clifford B. Frish on behalf of Joint Debtor Alejandrina Reyes yrodriguez@goldmanlaw.org,
cfrish@goldmanlaw.org;yrodriguez.knight29@gmail.com;ecf-control@goldman-beslow.com;r64764@notify.
bestcase.com
David S. Silverman on behalf of Debtor Jose Reyes dsilverman@silvermanandroedel.com

District/off: 0312-2

User: admin
Form ID: pdf901

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Total Noticed: 52

Date Rcvd: Jul 06, 2018

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system (continued)

David S. Silverman on behalf of Joint Debtor Alejandrina Reyes
dsilverman@silvermanandroedel.com
David G. Beslow on behalf of Debtor Jose Reyes yrodriguez@goldmanlaw.org,
yrodriguez.knight29@gmail.com;ecf-control@goldman-beslow.com;r64764@notify.bestcase.com
David G. Beslow on behalf of Joint Debtor Alejandrina Reyes yrodriguez@goldmanlaw.org,
yrodriguez.knight29@gmail.com;ecf-control@goldman-beslow.com;r64764@notify.bestcase.com
Denise E. Carlon on behalf of Creditor BANK OF AMERICA, N.A. dcarlon@kmlawgroup.com,
bkggroup@kmlawgroup.com
Marie-Ann Greenberg magecf@magtrustee.com
Mark Goldman on behalf of Debtor Jose Reyes yrodriguez@goldmanlaw.org,
yrodriguez.knight29@gmail.com;ecf-control@goldman-beslow.com;r64764@notify.bestcase.com
Mark Goldman on behalf of Joint Debtor Alejandrina Reyes yrodriguez@goldmanlaw.org,
yrodriguez.knight29@gmail.com;ecf-control@goldman-beslow.com;r64764@notify.bestcase.com
R. A. Lebron on behalf of Creditor BANK OF AMERICA, N.A. bankruptcy@feinsuch.com
William M. E. Powers, III on behalf of Creditor PennyMac Loan Services, LLC as servicer for
Bank of America, N.A. ecf@powerskirn.com
William M.E. Powers on behalf of Creditor PennyMac Loan Services, LLC as servicer for Bank of
America, N.A. ecf@powerskirn.com
William M.E. Powers, III on behalf of Creditor PennyMac Loan Services, LLC as servicer for
Bank of America, N.A. ecf@powerskirn.com

TOTAL: 14